

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Dina Marie Andujar
Debtor

Case No. 22-01097-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jul 31, 2025

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2025:

Recip ID	Recipient Name and Address
db	+ Dina Marie Andujar, 128 Meckes Lane, Saylorsburg, PA 18353-8646
5479929	+ ADS/COMEMITY/BJSClub, P.O. BOX 182120, COLUMBUS, OH 43218-2120
5479934	+ FED LOAN SERVICING, PO BOX 69184, HARRISBURG, PA 17106-9184
5662967	+ Powerpay LLC, 2900 Horizon Dr, King of Prussia, PA 19406-2651
5479943	+ SNYCB / ASHLEY HOMESTORES, C/O P.O. BOX 965036, ORLANDO, FL 32896-0001

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	^ MEBN	Jul 31 2025 18:43:04	BMO BANK, PO BOX 6150, CAROL STREAM, IL 60197-6150
cr	+ EDI: AISACG.COM	Jul 31 2025 22:39:00	BMO Bank N.A., c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PRA.COM	Jul 31 2025 22:39:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5480809	+ Email/Text: bankruptcy@bmo.com	Jul 31 2025 18:46:00	BANK OF THE WEST, 2527 CAMINO RAMON, SAN RAMON CA 94583-4213
5479930	Email/Text: bankruptcy@bmo.com	Jul 31 2025 18:46:00	BANK OF THE WEST, C/O THE BEST SERVICE CO, 10780 SANTA MONICA BLVD STE 140, LOS ANGELES, CA 90025-7613
5576172	+ EDI: AISACG.COM	Jul 31 2025 22:39:00	BMO Bank N.A., AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5479931	+ EDI: CAPITALONE.COM	Jul 31 2025 22:39:00	CAPITAL ONE, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
5479932	+ EDI: CITICORP	Jul 31 2025 22:39:00	CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5479933	+ EDI: CITICORP	Jul 31 2025 22:39:00	CITI CARD/CITIBANK, PO BOX 6241, SIOUX FALLS, SD 57117-6241
5489810	EDI: CITICORP	Jul 31 2025 22:39:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5479935	Email/Text: FSBBankruptcy@fiiwarsaw.com	Jul 31 2025 18:45:00	FIVE STAR BANK, 220 LIBERTY STREET, P.O. BOX 227, WARSAW, NY 14569
5484310	Email/Text: FSBBankruptcy@fiiwarsaw.com	Jul 31 2025 18:45:00	Five Star Bank, 100 Chestnut Street 13th Floor, Rochester, NY 14604

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5479937	+ EDI: JPMORGANCHASE	Jul 31 2025 22:39:00	JPMCB CARD, PO BOX 15369, WILMINGTON, DE 19850-5369
5486524	+ Email/Text: RASEBN@raslg.com	Jul 31 2025 18:45:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5479938	EDI: CAPITALONE.COM	Jul 31 2025 22:39:00	KOHL'S/CAPITAL ONE, PO BOX 3115, MILWAUKEE, WI 53201-3115
5479939	^ MEBN	Jul 31 2025 18:43:08	KUBOTA CREDIT USA, 1000 KUBOTA DRIVE, GRAPEVINE, TX 76051-2334
5489938	+ Email/Text: KubotaBKNotices@nationalbankruptcy.com	Jul 31 2025 18:45:00	Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5487629	Email/PDF: resurgentbknofications@resurgent.com	Jul 31 2025 18:49:46	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5479940	Email/Text: unger@members1st.org	Jul 31 2025 18:46:00	MEMBERS FIRST FCU, 5000 LOUISE DRIVE, MECHANICSBURG, PA 17055-4899
5664677	Email/Text: EBN@Mohela.com	Jul 31 2025 18:45:00	US Department of Education/MOHELA, 633 Spirit Drive, Chesterfield MO 63005
5485356	Email/Text: Unger@Members1st.org	Jul 31 2025 18:45:00	Members 1st FCU, POB 8893, Camp Hill, PA 17001-8893
5479941	^ MEBN	Jul 31 2025 18:42:53	POWERPAY, P.O. BOX 62426, KING OF PRUSSIA, PA 19406-0395
5479942	+ Email/Text: bankruptcyteam@rocketmortgage.com	Jul 31 2025 18:46:00	ROCKET MORTGAGE, 1050 WOODWARD AVENUE, DETROIT, MI 48226-3573
5483425	+ Email/Text: bankruptcyteam@rocketmortgage.com	Jul 31 2025 18:46:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
5479944	+ EDI: SYNC	Jul 31 2025 22:39:00	SYNCB/HSN, PO BOX 965017, ORLANDO, FL 32896-5017
5479945	+ EDI: SYNC	Jul 31 2025 22:39:00	SYNCB/LOWES, PO BOX 965005, ORLANDO, FL 32896-5005
5479946	+ EDI: SYNC	Jul 31 2025 22:39:00	SYNCB/PPC, PO BOX 530975, ORLANDO, FL 32896-0001
5479947	+ EDI: SYNC	Jul 31 2025 22:39:00	SYNCB/QVC, P.O. BOX 965018, ORLANDO, FL 32896-5018
5479948	+ EDI: SYNC	Jul 31 2025 22:39:00	SYNCB/SAMS CLUB, P.O. BOX 965005, ORLANDO, FL 32896-5005
5480202	^ MEBN	Jul 31 2025 18:43:22	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5479949	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jul 31 2025 18:45:00	TBOM/ATLS/FORTIVA THD, P.O. BOX 10555, ATLANTA, GA 30310-0555
5483582	+ EDI: CBSTDR	Jul 31 2025 22:39:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
5479950	+ EDI: TDBANKNORTH.COM	Jul 31 2025 22:39:00	TDRCS/RAYMOUR & FLANIGAN, 1000 MACARTHUR BLVD, MAHWAH, NJ 07430-2035
5481317	^ MEBN	Jul 31 2025 18:42:44	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5479936	##+	GREGORY ANDUJAR, 204 WESTFIELD AVENUE, APT. G3, ELIZABETH, NJ 07208-3169

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 02, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
Robert J Kidwell, III	on behalf of Debtor 1 Dina Marie Andujar rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Dina Marie Andujar lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 5

Information to identify the case:

Debtor 1

Dina Marie Andujar

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3824

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:22-bk-01097-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Dina Marie Andujar
aka Dina M Andujar, aka Dina Andujar7/31/25**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.